

What is claimed is:

1. A method of managing patient records, comprising:
providing an online interface system;
creating patient medical records for a plurality of patients, the
5 patient medical records stored in the online interface system;
providing a plurality of authorized users access to at least one of
the patient medical records via a web site, consistent with predetermined access rules.
2. The method of claim 1 wherein one of the plurality of authorized
users is an employer having employees.
- 10 3. The method of claim 2 wherein at least one of the plurality of
patients is an employee working for the employer.
4. The method of claim 2 wherein one of the plurality of authorized
users is an insurance company, the insurance company providing insurance coverage
to the employer.
- 15 5. The method of claim 2 wherein one of the plurality of authorized
users is a physician, the physician entering data into the online interface system
corresponding to a patient encounter with at least one of the employees.
6. The method of claim 5 further comprising sending an electronic bill
to at least one of an insurance company and the employer after the physician enters
20 data into the online interface system.
7. The method of claim 1 further comprising providing the plurality of
authorized users the ability to retrieve, store, and disseminate at least one of the patient
encounter records at a computer terminal having Internet access.

8. The method of claim 1 wherein the patient medical records are associated with work-related injuries.

9. The method of claim 1 further comprising providing a physician access to treatment protocols stored in the online interface system, the treatment
5 protocols corresponding to diagnoses made by the physician.

10. The method of claim 9 further comprising providing at least one of an employer and an insurance company the opportunity to pre-approve the treatment protocols before the treatment protocols are stored in the online interface system.

11. The method of claim 10 further comprising notifying electronically at
10 least one of the employer and the insurance company whenever the physician provides treatment to a patient that does not fall within one of the treatment protocols.

12. A method of managing patient medical records, comprising:
providing an electronic interface system;
creating patient medical records associated with work-related
15 injuries for a plurality of patients, the patient medical records stored in the electronic interface system;

providing a plurality of authorized users access to at least one of the patient medical records, consistent with predetermined access rules.

13. The method of claim 12 wherein the plurality of authorized users
20 comprise an employer, an insurance company, a physician, and an employee employed by the employer.

14. The method of claim 12 further comprising providing the plurality of authorized users access to the electronic interface system online via a web site.

15. The method of claim 14 further comprising providing the plurality of authorized users the ability to retrieve, store, and disseminate at least one of the patient medical records at a computer terminal having Internet access.

16. The method of claim 12 further comprising providing a physician
5 access to treatment protocols stored in the electronic interface system, the treatment protocols corresponding to diagnoses made by the physician.

17. The method of claim 16 further comprising providing at least one of an employer and an insurance company the opportunity to pre-approve the treatment protocols before the treatment protocols are stored in the electronic interface system.

18. The method of claim 17 further comprising notifying electronically at
10 least one of the employer and the insurance company whenever the physician provides treatment to a patient that does not fall within one of the treatment protocols.

19. A method of managing patient medical records, comprising:
providing an online interface system;
15 creating patient medical records for a plurality of patients, the patient medical records stored in the online interface system;
providing a plurality of authorized users access to at least one of the patient encounter records via a web site, consistent with predetermined access rules;
20 providing a physician access to treatment protocols stored in the online interface system, the treatment protocols corresponding to diagnoses made by the physician.

20. The method of claim 19 further comprising providing at least one of an employer and an insurance company the opportunity to pre-approve the treatment protocols before the treatment protocols are stored in the online interface system.

21. The method of claim 20 further comprising notifying electronically at least one of the employer and the insurance company whenever the physician provides treatment to a patient that does not fall within one of the treatment protocols.

22. The method of claim 19 wherein the plurality of authorized users comprise an employer, an insurance company, a physician, and an employee employed by the employer.

23. An online patient record system, comprising:
a database located at a web site, the database comprising
a first set of components facilitating the viewing and entering of patient data at the web site by a plurality of authorized users;
a second set of components electronically linked to the first set of components, the second set of components defining a business model for a business;
a third set of components electronically linked to the first set of components, the third set of components facilitating the retrieval and modification of patient data at the web site by the plurality of authorized users, the third set of components operatively independent from the second set of components.

24. The online patient record system of claim 23 wherein the plurality of authorized users comprise an employer, an insurance company, a physician, and an employee employed by the employer.

25. The online patient record system of claim 24 wherein the patient data comprises work-related injury information associated with the employee.

26. The online patient record system of claim 23 wherein the second set of components is modifiable and adaptable to meet the requirements of an updated
5 business model without affecting the third set of components.

27. The online patient record system of claim 23 wherein the third set of components is adapted to accept inputted data without affecting the second set of components.

28. The online patient record system of claim 23 wherein the third set
10 of components comprises treatment protocols corresponding to diagnoses made by physicians.

29. The online patient record system of claim 23 wherein the second set of components and the third set of components are accessed by the plurality of authorized users via the first set of components.

30. The online patient record system of claim 23 wherein the database
15 is accessible to the plurality of authorized users from any computer terminal having Internet access.